

General Finance Limited (Bittiya Sansthan)
Chabahil, Kathmandu
Unaudited Financial Results (Quarterly)
As at 4th Quarter (31/03/2074) of the Fiscal Year 2073/074 (Ashad)

Rs. in' 000

S.N.	Particulars	This Quarter Ending	Pervious Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	406,082	345,678	270,828
1.1	Paid Up Capital	220,195	220,195	132,228
1.2	Reserve and Surplus	-116792	(123,410)	(117,079)
1.3	Debenture and Bond			
1.4	Borrowings		-	-
1.5	Deposits(a+b)	100,239	38,188	19,620
	a.Domestic Currency			
	b.Foreign Currency			
1.6	Income Tax Liability	1,411	69	29,452
1.7	Other Liabilites	201,031	210,636	206,607
2	Total Assets (2.1 to2.7)	406,082	345,678	270,828
2.1	Cash and Bank Balance	164,355	114,285	60,678
2.2	Money at Call and Short Notice			
2.3	Investments	195	195	195
2.4	Loans and Advances(a+b+c+d+e+f)	200,084	190,098	172,261
	a. Real Estate Loan	-	-	-
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.80 Lacs)			
	2. Business Compelex & Residential Apartment construction Loan			
	3. Income generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land purchase & Plotting)	-	-	-
	b. Personal Home Loan of Rs.80 Lacs or less	28,046	26,831	18,928
	c. Margin Type Loan	3,073	2,172	2,172
	d. Term Loan	67,717	72,474	70,774
	e. Overdraft Loan/TR Loan/WC Loan	87,048	87,998	79,763
	f. Others	14,201	624	624
2.5	Fixed Assets	3,265	3,204	1,756
2.6	Non Banking Assets	16,561	16,561	16,561
2.7	Other Assets	21,623	21,335	19,378
3	Profit and Loss Account	Up to this Quarter	Up to this Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest income	21,544	14,562	4,138
3.2	Interest Expense	2,015	860	3,248
	A . Net Interest income (3.1- 3.2)	19,528	13,702	891
3.3	Fees, Commission and Discount	188	2	5
3.4	Other Operating Income	142	147	62
3.5	Foreign Exchange Gain/Loss (Net)			
	B . Total Operating Income (A+3.3+3.4+3.5)	19,858	13,851	957
3.6	Staff Expenses	8,174	7,660	8,277
3.7	Other Operating Expenses	6,982	2,950	4,456
	C. Operating Profit Before Provision (B-3. 6-3.7)	4,702	3,240	(11,776)
3.8	Provision for Possible Losses	826	9,356	-
	D . Operating Profit (C-3.8)	3,875	(6,116)	(11,776)
3.9	Non Operating Income / Expenses (Net)	19	-	349
3.10	Write Back of Provision for Possibl Loss	18,212	1,521	12,895
	E. Profit from Regular Activities (D+3.9+3.10)	22,106	(4,594)	1,469
3.11	Extraordinary Income / Expenses (Net)			
	F . Profit before Bonus and Taxes (E.+3.11)	22,106	(4,594)	1,469
3.12	Provision for Staff Bonus	-	-	-
3.13	Provision for Tax	21,820	20,409	(867)
	G . Net Profit / Loss (F-3.12-3.13)	286	(25,004)	2,336
4	Ratios	At the End of This Quarter	At the End of This Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	33.28	33.85	3.99
4.2	Non Performing Loan (NPL) To Total Loan	84.93	93.53	99.69
4.3	Total Loan Loss Provision to Total NPL	100.18	100.07	100.00
4.4	Cost of funds	8.10	3.00	16.47
4.5	Credit to Deposit Ratio (Calculated As per NRB Directives)	102.04	148.18	495.36
4.6	Base Rate	28.86		

162.49

5.25

*Paid up Capital Includes Rs 87967 thousand received as a Call in advance for share capital

**provision for loan loss and non banking assets is included under Other liability.

*** Provision for staff bonus has not been made

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